

Environmental Protection Agency,  
Crystal Mall #2, 1921 Jefferson Davis  
Highway, Arlington, VA.

Electronic comments can be sent  
directly to EPA at:  
opp-Docket@epamail.epa.gov

Electronic comments must be  
submitted as an ASCII file avoiding the  
use of special characters and any form  
of encryption.

The official record for this notice, as  
well as the public version, as described  
above will be kept in paper form.  
Accordingly, EPA will transfer all  
comments received electronically into  
printed, paper form as they are received  
and will place the paper copies in the  
official record which will also include  
all comments submitted directly in  
writing. The official record is the paper  
record maintained at the address in  
"ADDRESSES" at the beginning of this  
document.

#### List of Subjects

Environmental protection,  
Agricultural commodities, Feed  
additives, Food additives, Pesticides  
and pests, Reporting and recordkeeping  
requirements.

Dated: November 13, 1995.

Daniel M. Barolo,  
Director, Office of Pesticide Programs.

[FR Doc. 95-30502 12-11-95; 3:28 pm]

BILLING CODE 6560-50-F

## FEDERAL RESERVE SYSTEM

### **Fulton Financial Corporation, et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies**

The companies listed in this notice  
have applied for the Board's approval  
under section 3 of the Bank Holding  
Company Act (12 U.S.C. 1842) and §  
225.14 of the Board's Regulation Y (12  
CFR 225.14) to become a bank holding  
company or to acquire a bank or bank  
holding company. The factors that are  
considered in acting on the applications  
are set forth in section 3(c) of the Act  
(12 U.S.C. 1842(c)).

Each application is available for  
immediate inspection at the Federal  
Reserve Bank indicated. Once the  
application has been accepted for  
processing, it will also be available for  
inspection at the offices of the Board of  
Governors. Interested persons may  
express their views in writing to the  
Reserve Bank or to the offices of the  
Board of Governors. Any comment on  
an application that requests a hearing  
must include a statement of why a  
written presentation would not suffice

in lieu of a hearing, identifying  
specifically any questions of fact that  
are in dispute and summarizing the  
evidence that would be presented at a  
hearing.

Unless otherwise noted, comments  
regarding each of these applications  
must be received not later than January  
10, 1996.

A. Federal Reserve Bank of  
Philadelphia (Michael E. Collins, Senior  
Vice President) 100 North 6th Street,  
Philadelphia, Pennsylvania 19105:

1. *Fulton Financial Corporation*,  
Lancaster, Pennsylvania; to merge with  
Gloucester County Bankshares, Inc.,  
Woodbury, New Jersey, and thereby  
indirectly acquire The Bank of  
Gloucester County, The Deptford  
Township, New Jersey.

B. Federal Reserve Bank of Cleveland  
(John J. Wixted, Jr., Vice President) 1455  
East Sixth Street, Cleveland, Ohio  
44101:

1. *Pittsburgh Home Financial Corp.*,  
Pittsburgh, Pennsylvania; to become a  
bank holding company by acquiring 100  
percent of the voting shares of  
Pittsburgh Home Savings Bank,  
Pittsburgh, Pennsylvania.

C. Federal Reserve Bank of Atlanta  
(Zane R. Kelley, Vice President) 104  
Marietta Street, N.W., Atlanta, Georgia  
30303:

1. *FABP Bancshares, Inc.*, Pensacola,  
Florida; to become a bank holding  
company by acquiring 100 percent of  
the voting shares of First American  
Bank of Pensacola, N.A., Pensacola,  
Florida.

D. Federal Reserve Bank of Chicago  
(James A. Bluemle, Vice President) 230  
South LaSalle Street, Chicago, Illinois  
60690:

1. *Crestmark Bancorp, Inc.*,  
Bloomfield Hills, Michigan; to become a  
bank holding company by acquiring 100  
percent of the voting shares of  
Crestmark Bank, Troy, Michigan (in  
organization).

E. Federal Reserve Bank of Kansas  
City (John E. Yorke, Senior Vice  
President) 925 Grand Avenue, Kansas  
City, Missouri 64198:

1. *Baxter Bancshares, Inc.*, Baxter  
Springs, Kansas; to become a bank  
holding company by acquiring 100  
percent of the voting shares of The  
Baxter State Bank, Baxter Springs,  
Kansas, and 24.99 percent of the voting  
shares of People's National Bank,  
Seneca, Missouri (in organization).

F. Federal Reserve Bank of Dallas  
(Genie D. Short, Vice President) 2200  
North Pearl Street, Dallas, Texas 75201-  
2272:

1. *Cullen/Frost Bankers, Inc.*, San  
Antonio, Texas, and The New Galveston  
Company, Wilmington, Delaware; to

acquire 100 percent of the voting shares  
of Park National Bank of Houston,  
Houston, Texas.

2. *Sabine Bancshares, Inc.*, Many,  
Louisiana; to merge with First  
Community Bancshares, Inc., Winnfield,  
Louisiana, and thereby indirectly  
acquire Winn Bancshares, Inc.,  
Winnfield, Louisiana, and First  
Community Bank, Winnfield, Louisiana.

Board of Governors of the Federal Reserve  
System, December 8, 1995.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 95-30439 Filed 12-13-95; 8:45 am]

BILLING CODE 6210-01-F

### **Spencer Bancorporation, Inc., Employee Stock Ownership Plan & Trust; Change in Bank Control Notice**

#### **Acquisition of Shares of Banks or Bank Holding Companies**

The notificant listed below has  
applied under the Change in Bank  
Control Act (12 U.S.C. 1817(j)) and §  
225.41 of the Board's Regulation Y (12  
CFR 225.41) to acquire a bank or bank  
holding company. The factors that are  
considered in acting on notices are set  
forth in paragraph 7 of the Act (12  
U.S.C. 1817(j)(7)).

The notice is available for immediate  
inspection at the Federal Reserve Bank  
indicated. Once the notice has been  
accepted for processing, it will also be  
available for inspection at the offices of  
the Board of Governors. Interested  
persons may express their views in  
writing to the Reserve Bank indicated  
for the notice or to the offices of the  
Board of Governors. Comments must be  
received not later than December 29,  
1995.

A. Federal Reserve Bank of Chicago  
(James A. Bluemle, Vice President) 230  
South LaSalle Street, Chicago, Illinois  
60690:

1. *Spencer Bancorporation, Inc.*  
*Employee Stock Ownership Plan &  
Trust*, Spencer, Wisconsin; to acquire an  
additional 5.40 percent, for a total of  
12.25 percent of the voting shares of  
Spencer Bancorporation, Inc., Spencer,  
Wisconsin, and thereby indirectly  
acquire Spencer State Bank, Spencer,  
Wisconsin.

Board of Governors of the Federal Reserve  
System, December 8, 1995.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 95-30440 Filed 12-13-95; 8:45 am]

BILLING CODE 6210-01-F